

**OCEANIC STEAMSHIP COMPANY TIMETABLE.**  
Direct Service to San Francisco.  
The *Mauna Kea*, 10,000 tons displacement, sailing from Honolulu 12, November 2, 23, December 14.  
\$65 first-class single to San Francisco; round trip, \$110. Direct service from San Francisco to Tahiti connecting with U. S. S. Co. service to New Zealand.  
C. BREWER & CO., LTD., General Agents.

**CANADIAN-AUSTRALIAN ROYAL MAIL LINE.**  
FOR FIJI AND AUSTRALIA. FOR VANCOUVER.  
MARAMA ..... OCTOBER 14  
MAKURA ..... NOVEMBER 11  
MANUKA ..... DECEMBER 9  
MARAMA ..... DECEMBER 6  
\*Will call at Fanning Island.  
THEO. H. DAVIES & CO., LTD., General Agents.

**AMERICAN-HAWAIIAN STEAMSHIP COMPANY.**  
FROM NEW YORK TO HONOLULU, via Tehuantepec, every sixth day.  
Freight received at all times at the company's wharf, Forty-first street, South Brooklyn.

**FROM SEATTLE AND TACOMA TO HONOLULU DIRECT:**  
S. S. VIRGINIAN, to sail, ..... October 4  
S. S. MEXICAN, to sail, ..... October 16  
S. S. MISSOURIAN, to sail, ..... October 28  
For further information apply to  
W. HACKFELD & CO., LTD., Agents, Honolulu.  
\*P. MORSE, General Freight Agent.

**PACIFIC MAIL S. S. CO. AND TOYO KISEN KAISHA**  
Steamers of the above companies will call at Honolulu and leave this port on or about the dates mentioned below:  
FOR THE ORIENT. FOR SAN FRANCISCO.  
MANCHURIA ..... OCTOBER 3  
CHIYO MARU ..... OCTOBER 11  
TENYO MARU ..... OCTOBER 15  
KOREA ..... OCTOBER 22  
ASIA ..... OCTOBER 18

H. HACKFELD & CO., LTD., Agents.

**MATSON NAVIGATION COMPANY'S SCHEDULE, 1910.**  
Direct Service Between San Francisco and Honolulu.  
Arrive from San Francisco. Sail for San Francisco.  
Lurline ..... September 28  
Wilhelmina ..... October 4  
Lurline ..... October 11  
Wilhelmina ..... October 12  
S. S. HYADES of this line sails from Seattle for Honolulu direct on or about October 4.  
CASTLE & COOKE, LTD., Agents, Honolulu.

**CRUSHED ROCK AND ROCK SAND.**  
**Hustace-Peck Company, Ltd.**  
33 QUEEN STREET. PHONE 2295.  
We crush our own rock and deliver to all parts of the city. Estimates given on all kinds of road work and grading. Reasonable prices.

**City Transfer**  
**1281**  
Love's Transfer

**Our Packers**

are experienced men skilled in handling household goods.

PACKING, CRATING, SHIPPING, STORAGE.

**Union Pacific Transfer Company**

King St. next to Alex. Young Hotel. Phone 1874.

**The Grabowsky Truck**

1, 1½, 2 and 3 Tons.  
A Removable Power Plant, Hardened Steel Bushings in Every Working Part. Emergency Condensing Chamber. Positive Mechanical Oiling System.  
HONOLULU POWER WAGON CO., Agents.  
Phone 2166. 875 South Street near King.

**Best Coal and Wood**

PROMPT DELIVERY OF ANY QUANTITY

HONOLULU CONSTRUCTION & DRAYING CO., LTD.

Queen St., opposite Kaahumanu. Phone 2281.

**CASTLE & COOKE, Ltd.**

**SHIPPING AND COMMISSION MERCHANTS.**

**SUGAR FACTORS AND GENERAL INSURANCE AGENTS.**

REPRESENTING

New England Mutual Life Insurance Company of Boston.

Aetna Fire Insurance Company.

National Fire Insurance Company.  
Citizens' Insurance Company (Hartford Fire Insurance Company).  
London Assurance Corporation.

**C. L. HOPKINS**

Systematizer  
Notary Public  
Agent Grant Marriage Licenses  
Hawaiian Interpreter and Translator  
Office: Judiciary Bldg. Hours 9 a. m. to 4 p. m.

**PROFESSIONAL CARDS.**

**MANICURE.**

MISS KELLY—Boston Bldg., Fort St.  
hair dressing, shampooing. Tel. 1422.

**VETERINARIANS.**

DR. L. E. CASE, office Lewis Stables  
Phone 2141; residence phone 1113.

**ELOCUTION.**

RAY BELL, teacher of elocution, physical and voice culture. Phone 1342;  
residence, 1259 Lunalilo. 8762

**VOCAL.**

HUGO HERZER, Teacher of singing  
Love Bldg, Fort St., opposite Convent

**HAIR DRESSING.**

MISS LOUISE IRWIN, hairdresser and  
manicure. Room 65, Young Bldg.  
8780

**Visible Writing**

The Smith Premier Typewriter

HAWAIIAN NEWS CO., LTD.

**"WATERHOUSE TRUST"**

**Real Estate For Sale**

Makiki District, Kewalo Street, Desirable Building Lot, 100 by 225. Price ..... \$3,500  
Waikiki Beach. Lots with 60 ft. frontage. Two or three left at ..... \$7,500  
Kaimuki, on 3rd avenue, New Bungalow on the instalment plan at ..... \$3,250

**"WATERHOUSE TRUST"**

CORNER FORT AND MERCHANT STS., HONOLULU, T. H.

**Sunday Advertiser**

Entered at the Postoffice in Honolulu, H. T., as second-class matter.

Published Every Sunday Morning

By the  
HAWAIIAN GAZETTE CO., LTD.,  
Von Holt Block, 65 South King St.

**FLORAL PARADE**  
**WILL BE SEEN**

Many Mainlanders Planning to Be Here in Time for the Annual Fete.

The excursion from the cities of the Northwest to the Hawaiian Islands, planned so that the excursionists will be here for the Floral Parade festivities, is absolutely assured, according to the latest advices received by the promotion committee from its Puget Sound representative, Mrs. Frances King Headlee, through whose efforts the excursion has materialized. She also refers to another excursion, saying: "Portland is now arranging, through private parties, for the P. C. S. S. Co. company's steamer Spokane. I am not aware just what endorsement this excursion has received there, if any, from the Portland Chamber. Letters which are now on the way will determine that, after which I will report."

As to the excursion which is to arrive here on the new British steamship Prince Rupert, she says that "several small parties of four and five persons each have been booked, and it seems from the interest already manifest that the steamer's entire capacity will be used before Christmas. The Prince Rupert is certainly a fine steamer."

Hawaii, a Place Well Known.

Mrs. Headlee has recently visited Vancouver where she says she found the people in general informed on the Islands, and that Honolulu, Hawaii, Aloha and other Hawaiian words are quite frequently heard on the streets, in the cafes and generally. I also noticed in the local paper reference to island topics, thus showing that Hawaii is not to them some place too remote to be of interest. The direct transportation line is, no doubt, responsible for some part of this condition. When the Sound country is better equipped in this way we will find it easier here.

Will Help Personally.

General Passenger Agent W. A. Callaway of the Minneapolis, St. Paul and Ste. Sault Marie Railway at Minneapolis writes that he has received a lot of literature from Honolulu and that he "will take a great deal of pleasure in seeing personally, that this reaches the right parties."

Has Fond Memories.

Denis T. Howe, secretary of the Utica Chamber of Commerce, recalls to Secretary Wood a visit he made here about twelve years ago, and writes in glowing terms of his memories. He says he spent six or seven months in and around Honolulu during the summer of 1898.

"Since then I have never failed to recommend Hawaii as a fit destination for a winter's trip, or any other kind of a trip," he writes. "I have always in mind Mark Twain's beautiful tribute to Hawaii."

"Although it is twelve years since I have been here, the beautiful outlines of the Koko and Diamond heads and of Punchbowl, the beautiful views from the Pali and from Tantalus have never faded from my memory. I can see very plainly the 'white horses' dancing along Waikiki in the spring tides. Yes, Hawaii is worth visiting. Fortunate was I to have been there before the days of 'evils and tourists' and their attending evils—tourists' hotels. I would much rather have visited Hawaii during the days of Stevenson, or even Stoddard. I believe in experiencing that pleasure it would be no trouble at all to have been a 'Salem Leper.'"

"As I wrote Mr. Morgan, president of your chamber of commerce, whatever way we Utica people turn the Hawaiian pineapple is in evidence. "On the day I left Hawaii I determined to go back and take one more look inside of twenty years, and I have only eight more to go."

**JOS. S. MARTIN**  
Importing Tailor.  
High-class English Woolens.  
Exclusive Styles  
58 Merchant St.

**BANKER SUMS UP**  
**DESIRED LEGAL CHANGES**

(Continued from Page Nine.)

emergency currency will not be detected when it makes its bow to the eastern, middle western and southern public, but no bank note looks like a twenty-dollar gold piece and our people insist on gold.

The comptroller of the currency is alive to his responsibilities and can keep the reserve city banks in strong shape by using the power he has to exercise care in approving reserve agents. The power to exercise this control should make the acceptance of the reserve city banks all the more desirable, and I believe that your association would have the support of the comptroller in an effort to have the law amended to allow acceptances, if the advantages of the discount system were properly brought to his notice.

In my contact with the country banker and the public, I find that both fear that "Wall Street" or "Politicians" would gain control of a central bank and that the country banker feels that he would have no standing with the central bank or any of its branches; the men in charge would have no sympathy with them and no knowledge of the securities which they had to offer. Convince the country banker that he would continue to deal with the same correspondents he now has and convince him that a central bank or a reserve bank could be formed which "Wall Street" or the "Politicians" could not control. In addition, teach our bankers, large and small, that a central bank would minimize the influence which a group of wealthy men have it within their power to secure under our present system, and that central banks are the friends of the small banks and naturally antagonistic to the growth of large and powerful banks. Let us get to a point where we can go before the public agreed amongst ourselves, for until we can do that, we will not make much progress in any direction.

The good faith of the United States government demands that the National Banks be protected in their United States bond holdings. Future bonds need not be given circulation privileges and the National Bank notes can be retired as the present bonds mature. In the meantime we can formulate plans to replace them with a currency which will do its work and retire in answer to business needs. We recognize the evils of a bond secured currency. Why perpetuate it by continuing to issue bonds with the circulation privilege?

Few of us have what really should be used as a pledge for emergency currency and what it is necessary we should have to make any central bank a success, and that is "Bills of Exchange." Give us the machinery to encourage them and a bank act which will recognize their value and encourage the building up of a discount market and the needs for emergency or additional currency will not bother us very often.

In my opinion, gentlemen, clearing house associations, emergency, clearing associations, or associations embracing the banks in certain geographical zones will never accomplish what we need; it will take a panic and one that has had considerable growth, to make the banks go to their associations for aid, their clients will have been pretty badly pinched, and every method of building up again that twenty-five per cent reserve will have been tried before the banks will be willing to appear before a board composed of competitors, for the purpose of taking out emergency currency—for the reason that the competitors will see that the public knows of the application unless they are sufficiently scared to keep it to themselves.

The country banks need legislation that will provide a quick asset which they can buy and sell, and they need the ability to go to their correspondent in a reserve city as quietly and as freely as they make remittances, and the reserve city banks need the ability to go to their correspondent in the central reserve city in the same way. In time a national discount market will enable the central reserve city to perform the functions of a financial center and all the time quiet and effectual education towards the necessity of a

**HALSTEAD & CO.**

**Stock Brokers**

921 FORT STREET

**Albert F. Afong**

832 FORT STREET.

**STOCK AND BOND BROKER**

Member Honolulu Stock and Bond Exchange.

**Classified Advertisements**

**WANTED.**

ANYTHING of value bought for cash. Address or call 1117 Fort St. 8738

STENOGRAPHERS and advanced shorthand students to enroll for course in shorthand dictation at Y. M. C. A. Night School; class meets Monday, October 10. 8789

AN opportunity to figure on your electric wiring and repair work. Honolulu Electric Co., 1187 Alakea, Phone 2434. 8787

EXPERT milliners; must be experienced and good trimmers. K. Uyeda, Nuuanu Ave. 8785

AN expert sugar boiler of long experience desires position; can furnish A-1 references. Address M. L., this office. 8785

BRIGHT boy to learn jeweler's trade. H. Culman, Fort and Hotel. 8785

FEW customers for absolutely pure milk, nearby. Apply 1817 College St. 404

EVERYONE to know Nieper's Express telephone number is 1916. 8780

EXPERT repairs (anything electrical); models developed, storage batteries recharged, magnetos and coils repaired. Berger Elec. Works; phone 2914.

**PUPILS WANTED.**

THERE is room for ten more pupils in the Zimmerman High School, Kilauea Art League; arrangements can be made for special classes, tutoring and evening classes. Regular tuition, \$4 per month. 405

**DRESSMAKING.**

MRS. JANG, 1147 Smith, near Pauahi; reasonable prices; altering done. 8788

**SHORTHAND.**

SMALL class forming; experienced teacher. Address "S," this office. 8787

**MEN'S CLOTHING.**

MEN'S clothing on credit; \$1.00 a week; suits given at once. F. Levy Outfitting, Sachs Bldg, Fort St. 8787

**OFFICES FOR RENT.**

ALEXANDER YOUNG BUILDING—Honolulu's only up-to-date fire-proof building; rent includes electric light, hot and cold water, and janitor service. Apply the von Hamm-Young Co., Ltd.

**COTTAGES FOR RENT.**

CRESSATY'S, 2011 Kalia Road, Waikiki beach; elegant, newly furnished room cottages in grounds; reasonable rent. Apply on premises, 523 St., or "A," this office. 8775

COTTAGE, partly furnished; marine and mountain view; College Hills; close to cars; \$15 mo. P. O. Box 162. 8782

ONE furnished cottage at Waikiki. Apply Trent Company. 8782

**FURNISHED ROOM.**

WELL furnished, hot and cold water, bath; reasonable rates. 84 Vineyard Street. 405

FRONT; hot and cold water; large and airy; cor. King and Richards. 8786

**SITUATIONS WANTED.**

NEAT, refined lady wants position; housekeeper or companion. J. S., P. O. Box 19. 405

ABLE-BODIED Russian, speaks German and some English. Ready for any work, wages no object. Apply this office. 8788

SINGLE man with experience in commercial and plantation bookkeeping is open for an engagement; best of references furnished. Address "Books," this office. 8786

**BOOKKEEPER.**

BOOKKEEPER who has had practical experience on other islands. Apply "L. C.," this office, in own handwriting. 8788

BOOKKEEPER wanted for Olua Store. Apply Bishop & Co., Agents, Box 287, Honolulu. 8787

LOCAL references; 20 years' experience; capable; wants place. "Pierce," this office. 8785

**UNION EMPLOYMENT OFFICE.**

JAPANESE cooks, waiters, yardboys, etc. G. Hiraoka, 208 Beretania, near Emma. Phone 1420. 8684

strong central institution will be going on.

In closing, gentlemen, I wish to urge upon your honorable body that you take up seriously the question of having the National Bank Act amended, so as to allow the banks, at least those of central reserve cities, to accept time drafts, and above all, so amended that it will encourage the building up of a discount market, and that it meets with your approval, you take the necessary steps to have it done. This legislation will not in any way interfere with the formation of a central bank later on. In my opinion it will give adequate relief and educate the bankers and the people to a point where they will realize the necessity for one.

**William William**

**BROKER**

**Stocks, Bonds**

**Real Estate**

Member Honolulu Stock and Bond Exchange

83 MERCHANT STREET

P. O. Box 538. Telephone

**A. J. CAMPBELL**

**STOCKS and BONDS**

79 MERCHANT ST.

Member Honolulu Stock Exchange

change.

Represented on the Exchange

by Joseph Andrada.

**The Waterhouse**

**Manufacturers' Agents**

**Rubber Factors**

**COMMISSION AGENTS**

JUDD BUILDING.

**Classified Advertisements**

**FOR SALE.**

DIAMONDS and jewelry bought and exchanged. J. Carlo, Fort and Hotel. 8785

SAILS from the Helga, suitable tarpaulins. One salt-water belloy tube type, ex wrecked Helga, about 25 hp., for \$125. Salvage Co., P. O. Box 527.

TWO-BEDROOM house, all modern improvements, Makiki district; part cash, balance easy terms. Dress "U," this office.

FORD runabout, fully equipped, leaving Islands. Inquire by H. Fisher, Seaside Hotel.

NEW cottage, Kaimuki, near Inquire Depot Commissary, Kilauea St.

BEACH LOTS at Kaalawala. Magoon Bros., Merchant and Emma. 401

FURNISHED rooming house, right party. Address "House," this office.

**FOR RENT.**

FOUR-ROOM cottage; lanai and Pabolo and Eighth Ave., Kala. Apply S. H. Webb.

FURNISHED room for gentlemen, private family. 1544 Maguanui. 8788

TWO-STORY furnished house; neighborhood; two furnished room cottages in grounds; reasonable rent. Apply on premises, 523 St., or "A," this office.

HOUSEKEEPING rooms. Apply Emma St.

BUNGALOW at Kaimuki; good location. Telephone 1645.

"THE STANGENWALD"—Only proof office building in city.

**ROOM AND BOARD.**

LARGE, handsomely furnished with bath, hot and cold water; with board in private home; suitable for couple. Apply 1366 St., near Keaomoku.

THE HAU TREE—on the beach; Waikiki—first-class apartments; board. 2199 Kalia road, end of ers road.

CASSIDY'S COTTAGES, Beach; bathing and boating.

SHADY nook; 1049 Beretania; class; \$35 per month and Tel. 1333.

NICELY furnished rooms with Apply 1366 King St.

**NEW EMPLOYMENT AGENCY**  
JAPANESE male and female family or store. 900 Alakea, King.

**LOST.**

GOLD pencil case; initials "H. W." engraved on case. Suitable reward if returned to Advertiser's office. 405

DIAMOND ring, on Alakea St. Reward, this office.

POINTER pup eight months old; liver and white. Notify C. Hall & Son. Reward.

**FOUND.**

LADY'S belt buckle. Inquire this office.

PIECE of alpacca. Owner may be calling at Catholic Mission paying for this advertisement.

FOX terrier bitch, with collar "Monty, Jr." Inquire of C. S. Loway.

BICYCLE near Club States. On prove property and pay for this. Inquire night man Club States.

**STEINWAY & SONS**

AND OTHER PIANOS.

THAYER PIANO CO.

156 Hotel Street. Phone 2211. TUNING GUARANTEED.